

شركة الدوسية الصحية الــدولية

Where **HEALTHCARE** Meets **TECHNOLOGY**

Challenges facing the health insurance sector





Process Efficiency W

Waste of medications, lab tests and radiology films

Electronic Health Solutions International (EHSI)



Hakeem has over 8 M active records in the public sector

Established a single hub to exchange all health insurance transactions

Unified/ mapped codes across payers and providers



EHSI's Solution Benefits





Patient safety



Medical cost reduction



Preventive medicine



Chronic disease management



Health information exchange



Support decision makers



Unified patient record



Improve the quality of healthcare services







Proven technology



• A blend of local and international experts combining the international standards and local awareness



• A specialized team of over 400 experts



• A 24/7 service center for the region.

Major challenges facing health insurance in Jordan



Unavailability of real-time information to support decision making related to health insurance

Approximately 20-40% of expenditure is wasted due to inefficiencies in the health system.

Limited infrastructure to support the rollout of mandatory health insurance in the Kingdom

Absence of a comprehensive health insurance system and potential duplication abuse of public and private health insurance and health service delivery

Delayed access to insurance companies' fiscal information, performance, penetration, etc.. limiting the opportunity to intervene and prevent potential bankruptcies



Hakeem Claim



Is a **technology enabled community**, utilizing an IT platform to serve health insurance stakeholders

To generate, exchange, analzye and take decisions for various **payer-provider transactions** & information such as :

E-Authorizations, eClaims, ePrescriptions, eReferrals, Member Communications, Registries, etc.

Using demographic, medical, financial, policy, and administrative information

Connecting stakeholders using a **common healthcare** language and communication approach



E-Claim project's objectives

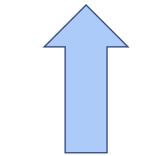


Increase Efficiency

- Reduce Operational Cost
- Enhance Effective Communication
- Improve Revenue Cycle Management
- Reduce Errors, Fraud, Waste and Abuse

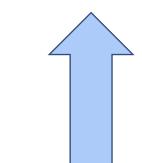
Improve Clinical Outcome

- Enhance Patient Safety
- Improve Medical Practice
- Enable Advanced Health Research
- Empower Disease Management



Enhance Patient Experience

- •Communicate with Providers, Payers & Regulator Effectively
- •Explore Options Based on Quality Indicators & Ratings
- Improve Healthy Lifestyle (Mobility Enabled)
- Increase Patient Satisfaction



Empower Regulator Role

- Introduce Transparency for all stakeholders
- Monitor & Engage Effectively with Community
- Improve Competitiveness of the Health Sector
- Improve the medical tourism as it needs safe and effective health insurance systems.
- Improve Healthcare Services to the Population

Benefits for Healthcare Providers (Hospitals / clinics)





Improved Revenue Cycle

Enable direct payment by using electronic payment methods. Faster claiming processes, and faster adjudication results from insurers leading to a faster recovery of claims and an overall shorter and better revenue cycle.



Clinic Management Package

Comprehensive solution for managing clinics and patient records through an international EHR, care providers will be able to provide a better care by getting access to patient's lab results, allergies ,radiology reports, etc. through a lifetime health record.



Efficiency Improvement

Better efficiency in managing insurance relations and approvals in few seconds . Providers will use one system to talk to all payers instead of many systems.



Minimize Rejections

Real time authorization leading to eliminate rejections from insurance companies on claims.



Consistent Pricing

A single platform will enable consistent pricing as agreed with insurance companies or standardized in market.

Compliance



Complying with payers regulations will lead to insurance patient traffic and encourage health tourism by encouraging international insurance companies to utilize the standardized pricing. Also, the system will enable patients exchange between public/private providers

Benefits for Pharmacies





Standard Health Language

Using international standard code sets that will unify the healthcare language between healthcare Providers and Payers which will eliminate errors and variances.



Disease Management Programs

Ability to build programs with insurance companies towards managing patient and disease, including refills and adherence programs that could lead to additional revenue and traffic.



Enhanced Efficiency

Quicker processes leading to better efficiency in managing insurance relations and approvals in few seconds. Pharmacies will use one system to talk to all payers instead of many systems.



Unified Prices

A single platform will enable consistent pricing as agreed with insurance companies or standardized in market. Which will create and insure fair competition environment among all pharmacies .



Eliminate Rejections

Real time authorizations before dispensing medications leading to elimination of rejections from insurance companies on claims.



Improved Revenue Cycle

Enable direct payment by using electronic payment methods. Faster claiming processes, and faster adjudication results from insurers leading to a faster recovery of claims and an overall shorter and better revenue cycle.

Benefits for Radiology & Lab Centers





Patient Data

Comprehensive solution that maintains and facilitates the exchange of patient results between healthcare providers.



Consistent Pricing

A single platform will enable consistent pricing as agreed with insurance companies or standardized in market. Which will create and insure fair competition environment among all pharmacies.



Compliance

Ensure regulatory compliance in healthcare insurance related transactions with payers that will eventually lead to more insurance patient traffic



Enhanced Efficiency

Quicker processes leading to better efficiency in managing insurance relations and approvals in few seconds. Lab and Radiology centers will use one system to talk to all payers instead of many systems.



Eliminate Rejections

Real time authorizations before doing lab tests/ radiology exams leading to eliminate rejections from insurance companies on claims.



Improved Revenue Cycle

Enable direct payment by using electronic payment methods. Faster claiming processes, and faster adjudication results from insurers leading to a faster recovery of claims and an overall shorter and better revenue cycle.

Benefits for Healthcare Payers





Formulary & Rebates

Ability to build new products with drug formularies that promote locally manufactured drugs, and create a revenue opportunity from multinational pharma companies through rebates.



Transaction Management

An integratable solution for managing provider claims related to their insured member portfolio.



Enhanced Efficiency

Quicker processes leading to better efficiency in managing provider and network relations and shifting focus to what matters most – i.e. managing risk.



Consistent Outcomes

Effectively run integratable logics, rules, and edits to assure consistency in managing patient related services that no human can run manually.



Tackle Fraud, Waste, and Abuse

Real time adjudication of claims including the ability to build rules through external systems to prevent fraud, waste, and abuse.



Reporting and Analytics

Real-time access to claims data through reporting tools and analytics assisting in making better underwriting and claims reimbursement decisions.

Benefits for Patients





Enhanced Patient Safety

Comprehensive solution for managing clinics and patient records through an international EHR, care providers will be able to provide a better care by getting access to patient's lab results, allergies ,radiology reports, etc. through a lifetime health record.



Unified Records

Centralized claims system allowing for further integration with EHR allowing for potential future medical record exchange between public/private providers.



Quick Turnaround Times

Reduced waiting times for approvals, and faster authorization leads to increasing patient satisfaction.



Effective Communication

A unified real-time transactional system enhancing communication opportunities with payers, providers and regulators



Transparency

Explore options based on quality indicators and ratings of healthcare providers in advanced stages.



Enhanced Benefit Coverages

Through better control measures on fraud, waste, and abuse, leading to reduced premiums and better benefit coverages.

Benefits for Regulator





Government expenditure is increasing struggling to provide universal healthcare.



Errors, fraud, waste & abuse (EFWA) in health care estimated at 20-40%.



Lack of centralized, organized key structured health & financial data.



Population to be insured and served properly, needs systems to manage.



No proper monitoring and intervention for people & their wellness.



Government to monitor, analyze, intervene and control expenditure.







Centralized data, unified language, schema, enabled decision support systems.



Monitor, manage and control the healthcare system, reducing risk, enabling success.



Monitors, strategize & intervene towards a connected healthy community.

Thank you



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